

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Edward J Niedbalec Jr
Joanne M Niedbalec
Debtor(s)

Case No. 09 B 41742

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/03/2009.
- 2) The plan was confirmed on 05/06/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/06/2013.
- 5) The case was Completed on 11/24/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$176,649.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$109,500.00
Less amount refunded to debtor \$0.94

NET RECEIPTS: \$109,499.06

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,993.81
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,993.81

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS	Unsecured	6,603.00	NA	NA	0.00	0.00
Capital One	Unsecured	23,798.00	NA	NA	0.00	0.00
Charles Schwab Bank C/O Quicken Loans	Secured	169,984.00	170,719.55	170,719.55	0.00	0.00
Chase	Unsecured	7,450.00	NA	NA	0.00	0.00
Chase Bank USA NA	Unsecured	104.00	104.13	104.13	48.14	0.00
Citicorp Credit Services	Unsecured	0.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	NA	7,838.56	7,838.56	0.00	0.00
Discover Financial Services	Unsecured	16,475.00	16,475.92	16,475.92	7,617.15	0.00
East Bay Funding	Unsecured	15,137.00	15,137.96	15,137.96	6,998.58	0.00
Federal National Mortgage Assoc	Secured	171,934.00	172,485.89	172,485.89	0.00	0.00
FedLoan Servicing	Unsecured	NA	12,909.30	12,909.30	0.00	0.00
FedLoan Servicing	Unsecured	4,673.00	5,301.66	5,301.66	2,451.06	0.00
Illinois Student Assistance Commission	Unsecured	34,390.00	35,732.89	35,732.89	16,520.03	0.00
MB Financial	Unsecured	14,915.00	15,037.30	14,976.15	6,923.77	0.00
MB Financial	Unsecured	NA	0.00	0.00	0.00	0.00
Portfolio Recovery Associates	Unsecured	7,307.00	7,385.79	7,385.79	3,414.60	0.00
Portfolio Recovery Associates	Unsecured	4,040.00	4,040.03	4,040.03	1,867.79	0.00
Portfolio Recovery Associates	Unsecured	11,023.00	11,372.18	11,372.18	5,257.59	0.00
Portfolio Recovery Associates	Unsecured	8,933.00	8,933.32	8,933.32	4,130.05	0.00
Portfolio Recovery Associates	Unsecured	12,167.00	12,167.38	12,167.38	5,625.22	0.00
Portfolio Recovery Associates	Unsecured	4,970.00	4,970.51	4,970.51	2,297.97	0.00
Portfolio Recovery Associates	Unsecured	12,966.00	12,966.75	12,966.75	5,994.79	0.00
Portfolio Recovery Associates	Unsecured	8,896.00	8,896.53	8,896.53	4,113.04	0.00
Resurgent Capital Services	Unsecured	11,875.00	11,875.71	11,875.71	5,490.38	0.00
Resurgent Capital Services	Unsecured	25,173.00	25,173.93	25,173.93	11,638.41	0.00
Resurgent Capital Services	Unsecured	14,793.00	14,793.12	14,793.12	6,839.16	0.00
Resurgent Capital Services	Unsecured	9,174.00	9,252.30	9,252.30	4,277.52	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$343,205.44	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$343,205.44	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$240,304.12	\$101,505.25	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,993.81</u>	
Disbursements to Creditors	<u>\$101,505.25</u>	
TOTAL DISBURSEMENTS :		<u>\$109,499.06</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/20/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.